

ATTORNEY DOCKET NO. IAG/003SmartCard  
Serial No.: 09/493,756

**IN THE UNITED STATES PATENT AND TRADEMARK OFFICE**

|             |                              |                     |
|-------------|------------------------------|---------------------|
| Applicant : | Chris Carmichael et al       | Group Art Unit 2876 |
| Appl. No. : | 09/493,756                   |                     |
| Filed :     | January 28, 2000             |                     |
| For :       | Multi-application Smart Card |                     |
| Examiner :  | Daniel Hess                  |                     |

**MAIL STOP ISSUE FEE**

Commissioner for Patents  
P.O. Box 1450  
Alexandria, VA 22313-1450

Notice of Allowance Date: June 25, 2009  
Confirmation No. : 2630

RESPONSE TO NOTICE OF ALLOWANCE

In response to the Notice of Allowance mailed June 25, 2009, enclosed are a completed issue fee transmittal form PTOL-85b and authorization to charge deposit account 50-4376 for any underpayments.

COMMENTS ON EXAMINER'S REASONS FOR ALLOWANCE

It is agreed that the limitations recited in the examiner's Reasons for Allowance are not taught or suggested by the art of record, and that the allowed independent claims are distinguished from the cited prior art for at least the reasons stated in the Reasons for Allowance. Applicant does not concede that the stated reasons are the only grounds for patentability of the

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**Filed** : **January 28, 2000**

allowed claims, that the limitations excluded from the Reasons for Allowance are taught or suggested by the art of record, or that all of the limitations are necessary for patentability of the allowed claims or other claims directed to the disclosed subject matter. For example, other claims including different limitations are patentable over the cited prior art.

Please charge any fees due in connection with this response, (other than any fees paid via EFS), to Deposit Account No. 50-4376.

Respectfully submitted,

Date: 8/5/2009 \_\_\_\_\_ /Scott C Harris/\_\_\_\_\_  
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